

(6) has committed fraudulent or dishonest practices in the insurance business;

(7) has participated, with or without the knowledge of an insurer, in selling motor vehicle insurance without an actual intent to sell the insurance, as evidenced by a persistent pattern of filing certificates of insurance together with or closely followed by cancellation notices for the insurance;

(8) has been convicted by final judgment in any state or federal court of a crime involving moral turpitude;

(9) has knowingly participated in writing or issuing substantial overinsurance of property insurance risks;

(10) has failed an examination required under this subtitle;

(11) has willfully failed to comply with or has willfully violated a proper order or regulation of the Commissioner;

(12) has failed or refused to pay over on demand money that belongs to an insurer, fraternal benefit agent, broker, or other person entitled to the money;

(13) has otherwise shown a lack of trustworthiness or competence to act as a fraternal benefit agent;

(14) is not or does not intend to carry on business in good faith and represent to the public that the person is a fraternal benefit agent;

(15) has been denied a license or certificate in another state or has had a license or certificate suspended or revoked in another state;

(16) has intentionally or willfully made or issued, or caused to be made or issued, a statement that materially misrepresents or makes incomplete comparisons about the terms or conditions of a policy or contract issued by an authorized insurer, for the purpose of inducing or attempting to induce the owner of the policy or contract to forfeit or surrender it or allow it to lapse in order to replace it with another; or

(17) has not held an appointment with a licensed society for more than 2 years after the date of renewal.

(c) Instead of suspending or revoking a certificate of qualification, the Commissioner may impose on the holder, for a first or second offense, a penalty of not less than \$25 but not exceeding \$500.]

[8-456.

(a) When a society doing business in the State makes or terminates an appointment of a fraternal benefit agent, the society immediately shall:

(1) file with the Commissioner written notice of the appointment or termination; and

(2) pay to the Commissioner the fee required by § 2-112 of this article.